

CLAIMS

I claim:

1. A method of providing a loan to a borrower comprising the
5 steps of :
 offering a loan through a first institution;
 providing said loan to said borrower;
 providing money for said loan;
 collaborating with a second institution for said second institution to
10 monitor said loan;
 obtaining said money provided for said loan from said first institution;
and,
 obtaining indemnification for said first institution of all risk for
providing said money for said loan.
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2. The method of claim 1 further comprising the step of:
 obtaining said loan in the name of the first institution.
3. The method of claim 2 wherein said indemnification is obtained
20 entirely from said second institution.
4. The method of claim 2 wherein said indemnification is obtained
in part from said second institution and in part from an insurance company.
- 25 5. The method of claim 1 wherein said first institution is a bank.
6. The method of claim 1 wherein said second institution is a
commercial finance company.
- 30 7. The method of claim 1 further comprising said first institution
marketing said commercial loan to a plurality of commercial borrowers.

8. The method of claim 7 wherein said loan provided to said borrower is a loan not presently offered by said first institution.

9. The method of claim 1 wherein said loan is a high risk loan.

10. The method of claim 1 further comprising said first institution marketing said loan to a plurality of potential borrowers.

11. The method of claim 10 further comprising said second institution obtaining a competitive advantage from said marketing by said first institution.

12. The method of claim 1 further comprising said second institution obtaining a competitive advantage from said providing of money by said first institution.

13. The method of claim 3 further comprising said first institution obtaining a competitive advantage from said obtaining indemnification from said second institution.

14. A method of providing a loan to a borrower comprising the steps of :
offering a loan through a first institution;
providing said loan to said borrower;
providing money for said loan;
obtaining said money provided for said loan from said first institution;
providing indemnification for said first institution of all risk for providing said money for said loan; and,
administering said loan by a second institution.

15. The method of claim 14 further comprising the steps of:
obtaining said loan in the name of said second institution.

16. The method of claim 15 further comprising obtaining said indemnification entirely from said second institution.

17. The method of claim 15 further comprising obtaining said indemnification in part from said second institution.

18. The method of claim 14 wherein said first institution is a bank.

19. The method of claim 14 wherein said second institution is a commercial finance company.

20. The method of claim 14 further comprising said first institution marketing said commercial loan to a plurality of commercial borrowers.

21. The method of claim 14 wherein said loan provided to said borrower is a high risk loan.

22. The method of claim 14 wherein said loan is a product not presently offered by said first institution.

23. A method of distributing and monitoring a plurality of loan products marketed by an Intermediary company comprising the steps of:

offering a plurality of loan products through an Intermediary company, said loan products including loans provided directly by said Intermediary company and loans not provided directly by said Intermediary company;

marketing said plurality of loan products to a plurality of potential borrowers;

supplying a borrower a first loan not directly provided by said Intermediary company;

collaborating with a Contractor to actively monitor said loan;

providing money for said first loan from said Intermediary company;

and,

obtaining indemnification for said Intermediary company against all risk associated with providing money for said first loan.

24. The method of claim 23 further comprising the step of:

providing said first loan in the name of said Intermediary company.

25. The method of claim 23 wherein said Contractor directly provides indemnification for said Intermediary company against 100% of said risk associated with said providing money for said first loan.

26. The method of claim 23 wherein said Contractor providing indemnification for said Intermediary company against part of said risk associated with said providing money for said first risk loan.

27. The method of claim 23 wherein said Intermediary company is a bank.

28. The method of claim 23 wherein said Contractor is a commercial finance company.

29. A method of providing and managing a loan product comprising the steps of:

offering a plurality of loan products through a bank to a plurality of potential borrowers, said plurality of loan products including loan products directly managed by said bank and contracted loan products;

marketing of said plurality of loan products by said bank to said plurality of potential borrowers;

providing a contracted loan product to a borrower;

supplying money for said contracted loan product from said bank;

collaborating with a commercial finance company to administer said contracted loan product provided to said borrower; and

obtaining indemnification for said bank against all risk associated with said supplying money for said contracted loan product from said commercial finance company.

30. The method of claim 29 further comprising obtaining collateral from said borrower for said contracted loan product.

31. A contracted loan product comprising money supplied from a first institution to a borrower, said money supplied from said first institution insured by a second institution against risk of default of said loan product by said borrower, said loan product actively monitored by said second institution.

32. The contracted loan product of claim 31 wherein said first institution is a bank.

33. The high contracted product of claim 31 wherein said second institution is a commercial finance company.